

Terms of Use of TalkBank Loan Service

Article 1 (Purpose)

The purpose of these terms is to prescribe all matters relating to the use of non-face-to-face channel loan product services offered by the TalkBank between customers who use the loan transaction with non-face-to-face channels (hereinafter referred to as "users").

Article 2 (Definitions of Terms)

Terms used in these terms are as follows.

1. "Electronic Document" means information created, transmitted, received or stored in electronic form by an information processing system.
2. "Electronic document creation" refers to the completion of a single electronic document by entering transaction information of the user in a form used in the electronic document (hereinafter "electronic form") and attaching integrity information to the electronic form and transaction information.
3. "Integrity" means that the electronic document has not changed since it was created.
4. "Non-repudiation" means preventing the transaction party from denying the fact of electronic document transaction.
5. "Time stamp" means the time-stamp of the electronic document that has existed at a certain point in time for the legal proof of the creation of the electronic document and the prevention of tampering or tampering. It is an electronic signature value.

Article 3 (Identification)

- ① This service is for customers who use a public certificate issued by an accredited certification authority in accordance with the provisions of Article 15 of the Electronic Signature Act, and when you make a loan application or a loan agreement on the internet or mobile phone according to the method specified by TalkBank, your identity is verified with the official certificate you submitted.
- ② TalkBank can confirm that the applicant is the applicant by checking whether the resident registration number and mobile phone number of which he / she entered when applying for the loan matching the contents registered in the relevant carrier, in addition to the identification certificate.
- ③ TalkBank lenders will send their resident registration card or driver's license in the manner prescribed by the user at the request of the user at the request of the user, and confirm the identity of the user with the TalkBank staff and the landline.
- ④ In the process of loan application, loan agreement and loan account inquiry, the registered certificate password, loan deposit account number, mobile phone information, ID and password entered by the user are the information registered in the TalkBank, the user is considered to be the applicant and decides to execute the requested loan if the verification value is matched.
- ⑤ TalkBank will be able to utilize the information you input during the process of application such as loan application, loan agreement and loan account inquiry of user as additional information of identity verification.
- ⑥ TalkBank can record and keep records to use as input for the user's loan application, loan agreement and loan account inquiry.

Article 4 (Loan Agreement)

- ① The user shall prepare and submit the documents required for the handling of the loan on the internet or mobile phone by electronic document according to the method set by TalkBank and apply

for the loan application and loan agreement by electronic signature.

② The user can check the loan application information with the electronic document in the same form as the loan application document used at the branch office.

③ Time stamp is attached at the completion of electronic document creation for integrity and non-repudiation prevention.

④ When applying for a loan, the user shall list each item as it is, and if the contents are different from the facts, the user shall not appeal even if he withdraws the loan approval or withdraws the loan.

⑤ Even if the user completes the loan agreement, the execution of the loan is not guaranteed, and the handling of the loan may be refused or the loan approval condition may change during the process of the examination.

Article 5 (Loan Execution and Loan Payment)

① With this service, the loan amount is fully executed on the day of execution of the loan, and TalkBank executes the loan, deducts the stamp duty from the loan amount, and transfers the balance to the account of the user designated by TalkBank.

② If the transfer of the loan is not possible during the day due to communication disruption or other reasons, the TalkBank will notify the person the inability to process and delay, and will transfer the loan after the inability to process and the reason for the delay have been solved. At this time, the loan interest corresponding to the transfer delaying days shall be borne by TalkBank.

③ If you cannot transfer the loan due to your reasons such as issuing a balance certificate on the transfer date of the loan, suspended account, legal restrictions, etc., or a user who uses TalkBank lending of if the loan cannot be transferred due to a computer error of another bank, TalkBank will notify you of the inability to process, and you can transfer the loan after the reasons for the insolvency is resolved or transfer it to another account in your name as requested by the customer. However, only items that can be deposited with the TalkBank account can only be deposited into another account of your name. At this time, interest of the loan amount corresponding to the delayed payment days will be bore personally.

④ Loan deposit account is basically TalkBank account of your name. However, TalkBank loans can be transferred to other banks. In this case, the user can select another bank account of his or her own choice.

⑤ The loan transaction that was executed normally shall not be corrected or canceled.

⑥ TalkBank will send SMS to check the status of the application during the loan application process in order to prevent telecommunication financial fraud, and will send the interest payment date, payment amount, etc. after the loan is executed by SMS or e-mail.

Article 6 (Change of Notification)

If you change your name, address, telephone number, or account number, you will immediately report to TalkBank via a written or non-face-to-face channel (Internet / mobile phone, etc.).

Article 7 (Competent Court)

① If a dispute arises between TalkBank and a user regarding to the use of the service, TalkBank and the user agree to resolve the dispute in good faith.

② If the dispute is not settled in the consultation under Clause 2, the case shall be subject to the Civil Procedure Act.

Article 8 (Other)

① If the TalkBank tries to change the terms and conditions, of which the content is unfavorable to the user, he / she shall notify the contents individually in writing, e-mail, and notify the user that the service can be canceled by the day before the scheduled change date. In other cases, it will be posted on the homepage of TalkBank.

② Other matters not specified in these Terms and Conditions shall be dealt with in accordance with related laws such as Electronic Financial Transactions Act, "Basic Terms of Bank Loan Transactions (for Households and Enterprise)", "Loan Transaction AgreementI(for households)," "Loan Transaction AgreementII(for household)," "Loan Transaction Agreement (for enterprise)," "Electronic Financial Transaction Terms and Conditions (including mobile banking service use conditions)," "Internet Banking Terms and Conditions" will be applied.

Name	Signature
------	-----------